RUSSELL LOW, ESQ. RLL-4745 LOW & LOW, LLC. Attorneys at Law 505 Main Street Hackensack, NJ 07601 (201) 343-4040 Attorney for Debtor

## IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEW JERSEY

IN RE: : CHAPTER 13

Candia S. Haynes : CASE NO. 18-22934

Debtor : HONORABLE STACEY L. MEISEL

## ATTORNEY'S RESPONSE TO CERTIFICATION IN SUPPORT OF DEFAULT

I, Russell L. Low, Esq. hereby certify the following:

- 1. I, Russell L. Low, Esq. represent the debtors Candia S. Haynes in this bankruptcy proceeding.
- 2. A Certification in Support of Default was filed by the Chapter 13 Standing Trustee.
- 3. The debtor is currently behind \$683.11.
- 4. My legal staff contacted the debtor and did not hear back from her in time to file an opposition.
- 5. Therefore, more time is needed to address their arrears.

I hereby certify that the foregoing statements made by me are true and correct to the best of my knowledge.

Date: October 8, 2021

/s/ Russell L. Low

Russell L. Low, Esq.

Attorney for Debtor